

## **Annual Regulatory Notice**

The Electronic Fund Transfers, ATM Safety Guidelines, and Privacy Policy for your H-E-B Federal Credit Union account(s) are available online at [hebfcu.org](http://hebfcu.org). You may view and print these documents at your convenience. Should you have any questions, please contact us at (210) 938-7850 or log in to Online Banking at [hebfcu.org](http://hebfcu.org).

### **Electronic Fund Transfers Disclosure**

The Electronic Fund Transfers Disclosure document provides essential information regarding your rights and responsibilities when utilizing electronic fund transfer (EFT) services. It outlines the available EFT services, including ATM withdrawals, direct deposits, and online transfers, as well as details transaction limits, applicable fees, error resolution procedures, and security measures in place to safeguard your accounts.

### **H-E-B Federal Credit Union Annual Electronic Transfers Error Resolution Notice**

If you encounter errors or have questions regarding your Electronic Transfers, please contact us at (210) 938-7850 between 9:00 a.m. and 5:00 p.m., or write to us at the following addresses:

#### **Mailing Address:**

H-E-B Federal Credit Union  
P.O. Box 782529  
San Antonio, TX 78278

#### **Branch Location:**

H-E-B Federal Credit Union  
4630 N. Loop 1604 W., Suite 101  
San Antonio, TX 78249

If you believe your statement or receipt contains an error or if you need further information about a transfer listed, you must notify us no later than 60 days after we sent the first statement on which the issue or error appeared.

In all communication, please include the following information:

1. Your name and account number (if applicable)
2. A description of the error or the transfer in question, including a clear explanation of why you believe it is an error or why you need more information
3. The dollar amount of the suspected error

If you notify us verbally, we may ask you to submit your complaint or question in writing within 10 business days. We will determine whether an error occurred within 10 business days of receiving your notification and will promptly correct any error. However, if we require more time, we may take up to 45 days to complete our investigation. If additional time is needed, we will provisionally credit your account within 10 business days for the amount in question, allowing you access to the funds while we continue our investigation. If we request your complaint or question in writing and do not receive it within 10 business days, we may not credit your account.

For errors involving new accounts, point-of-sale, or foreign-initiated transactions, we may take up to 90 days to complete our investigation. For new accounts, we may take up to 20 business days to credit your account for the amount in question. We will notify you of the results within three business days of completing our investigation. If we determine that no error occurred, we will provide a written explanation. You may request copies of the documents we used during our investigation.

Should you have any questions, please contact us at (210) 938-7850 or log in to Online Banking at [hebfcu.org](http://hebfcu.org).

**Keep Your Contact Information Current**

Maintaining up-to-date contact information with H-E-B FCU is essential to ensure you receive important updates and communications regarding your accounts. Accurate information, including your phone number, email address, and mailing address, allows us to provide timely notifications, alerts, and any necessary changes to your services.

**Paperless Statements**

Choosing electronic statements provides a secure and convenient way to access your account information from any device, while reducing clutter and enhancing security by minimizing the risk of sensitive information being lost or stolen in the mail. Additionally, opting for paperless statements reduces paper waste and supports environmentally-friendly practices.